

Information to identify the case:

Debtor 1 **Alyssa Jo Giammatteo**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2468**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **19-22727-CMB**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Alyssa Jo Giammatteo

10/16/19

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Alyssa Jo Giannatto
 Debtor

Case No. 19-22727-CMB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: mgut
Form ID: 318Page 1 of 2
Total Noticed: 28

Date Rcvd: Oct 16, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 18, 2019.

db +Alyssa Jo Giannatto, 821 East Lutton Street, New Castle, PA 16101-4567
 15083890 +Firstchoice, 2209 W State St, New Castle, PA 16101-1138
 15083894 +Medical Revenue Service, P.O. Box 1149, Sebring, FL 33871-1149
 15083896 +Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
 15083897 +Northwest Bank, Attn: Bankruptcy, Po Box 128, Warren, PA 16365-0128
 15083898 +Phoenix Rehabilitation and Health Servic, 430 Innovation Drive, Blairstown, PA 15717-8096
 15083901 +State Collection Service, Inc., P.O. Box 6250, Madison, WI 53716-0250

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 17 2019 03:55:31 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 cr +EDI: PRA.COM Oct 17 2019 07:23:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 15083884 EDI: BANKAMER.COM Oct 17 2019 07:23:00 Bank of America, Attn: Bankruptcy, Po Box 982238,
 El Paso, TX 79998
 15083885 +EDI: RMSC.COM Oct 17 2019 07:23:00 Bill me Later, c/o Pay Pal Credit, P.O. Box 5138,
 Lutherville Timonium, MD 21094-5138
 15083886 +EDI: CAPITALONE.COM Oct 17 2019 07:23:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 15083887 +E-mail/Text: bankruptcy@cavps.com Oct 17 2019 03:56:27 Cavalry Portfolio Services,
 Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322
 15083888 +EDI: WFNNB.COM Oct 17 2019 07:23:00 Comenity Bank/Victoria Secret, Attn: Bankruptcy,
 Po Box 182125, Columbus, OH 43218-2125
 15083889 EDI: DISCOVER.COM Oct 17 2019 07:23:00 Discover Financial, Attn: Bankruptcy Department,
 Po Box 15316, Wilmington, DE 19850
 15083891 +E-mail/Text: AmandaM@GNCFCU.COM Oct 17 2019 03:57:08 Gnc Community Fcu, 201 S Jefferson,
 New Castle, PA 16101-3823
 15083892 +E-mail/Text: bankruptcy@huntington.com Oct 17 2019 03:55:54 Huntington,
 Attn: Bankruptcy CAS056, 3 Cascade Plaza, Akron, OH 44308-1124
 15083893 +E-mail/PDF: resurgentbknotifications@resurgent.com Oct 17 2019 03:58:13
 LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497,
 Greenville, SC 29603-0497
 15083895 +EDI: MID8.COM Oct 17 2019 07:23:00 Midland Funding, 2365 Northside Dr Ste 300,
 San Diego, CA 92108-2709
 15083899 EDI: PRA.COM Oct 17 2019 07:23:00 Portfolio Recovery, Attn: Bankruptcy,
 120 Corporate Blvd, Norfold, VA 23502
 15084761 +EDI: RMSC.COM Oct 17 2019 07:23:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 15083902 +EDI: RMSC.COM Oct 17 2019 07:23:00 Synchrony Bank/ Old Navy, Attn: Bankruptcy,
 Po Box 965060, Orlando, FL 32896-5060
 15083903 +EDI: RMSC.COM Oct 17 2019 07:23:00 Synchrony Bank/Amazon, Attn: Bankruptcy,
 Po Box 965060, Orlando, FL 32896-5060
 15083904 +EDI: RMSC.COM Oct 17 2019 07:23:00 Synchrony Bank/Care Credit, Attn: Bankruptcy Dept,
 Po Box 965060, Orlando, FL 32896-5060
 15083905 +EDI: RMSC.COM Oct 17 2019 07:23:00 Synchrony Bank/Lowes, Attn: Bankruptcy,
 Po Box 965060, Orlando, FL 32896-5060
 15083906 +EDI: RMSC.COM Oct 17 2019 07:23:00 Synchrony Bank/Walmart, Attn: Bankruptcy,
 Po Box 965060, Orlando, FL 32896-5060
 15083907 +E-mail/Text: vci.bkcy@wcredit.com Oct 17 2019 03:56:17 Volkswagen Credit, Inc.,
 Attn: Bankruptcy, Po Box 3, Hillboro, OR 97123-0003
 15083908 +EDI: WFFC.COM Oct 17 2019 07:23:00 Wells Fargo Bank, Mac F823f-02f, Po Box 10438,
 Des Moines, IA 50306-0438

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER
 15083900 Shenango China Area

TOTALS: 2, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: mgut
Form ID: 318

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 18, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 16, 2019 at the address(es) listed below:

Charles O. Zebley, Jr. on behalf of Trustee Charles O. Zebley, Jr. COZ@Zeblaw.com,
PA67@ecfcbis.com;Lyndie@Zeblaw.com
Charles O. Zebley, Jr. COZ@Zeblaw.com, PA67@ecfcbis.com;Lyndie@Zeblaw.com
James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER
bkgroup@kmllawgroup.com
Louis R. Pomerico on behalf of Debtor Alyssa Jo Giannatto info@pomericolaw.com,
pmcarr1920@outlook.com;loupom@aol.com;r50803@notify.bestcase.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

TOTAL: 5